

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 15-31920
SYLVIA LORRAINE EPKINS	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/18/2015.
- 2) The plan was confirmed on 02/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/10/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 20.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$5,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$5,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$731.40
Court Costs	\$0.00
Trustee Expenses & Compensation	\$260.60
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$992.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
6304 BLOOMINGDALE	Unsecured	220.00	NA	NA	0.00	0.00
ADVOCATE IL MASONIC PHYS GROU	Unsecured	70.00	NA	NA	0.00	0.00
ADVOCATE MEDICAL GROUP	Unsecured	175.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Unsecured	423.00	423.27	423.27	0.00	0.00
AMERICASH LOANS LLC	Unsecured	1,056.00	1,056.00	1,056.00	0.00	0.00
AT&T	Unsecured	910.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BENITA TAYLOR	Unsecured	200.00	NA	NA	0.00	0.00
CANDICA	Unsecured	303.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,286.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	10,228.76	10,228.76	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	5,500.00	10,345.00	10,345.00	4,178.41	429.59
CASHCALL INC	Unsecured	1,862.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	400.00	885.50	885.50	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	588.00	NA	NA	0.00	0.00
CNAC	Unsecured	1,478.00	NA	NA	0.00	0.00
COMCAST	Unsecured	690.00	NA	NA	0.00	0.00
CP INVESTORS	Unsecured	510.00	NA	NA	0.00	0.00
ECMC	Unsecured	NA	10,471.96	10,471.96	0.00	0.00
FOREST PARK LOAN COMPANY	Unsecured	300.00	644.44	644.44	0.00	0.00
GENESIS FINANCIAL SERVICES	Unsecured	967.00	NA	NA	0.00	0.00
GLOBAL GROUP HOLDINGS	Unsecured	510.00	NA	NA	0.00	0.00
Global Vacation Network	Unsecured	3,781.00	NA	NA	0.00	0.00
Insight Capital	Unsecured	300.00	NA	NA	0.00	0.00
KENWOOD SERVICES	Unsecured	400.00	NA	NA	0.00	0.00
MAGNUM CASH ADVANCE	Unsecured	1,312.00	NA	NA	0.00	0.00
MILDRED HARRIS	Unsecured	2,000.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,200.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,518.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTIO	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	885.00	885.46	885.46	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PLAIN GREEN LOANS	Unsecured	429.00	NA	NA	0.00	0.00
QVC	Unsecured	650.00	NA	NA	0.00	0.00
SADINO FUNDING LLC	Unsecured	NA	134.81	134.81	0.00	0.00
SPEEDY CASH	Unsecured	1.00	NA	NA	0.00	0.00
SPEEDY LOAN	Unsecured	250.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	1.00	NA	NA	0.00	0.00
ST ARMANDS GROUP	Unsecured	90.00	NA	NA	0.00	0.00
SUN CASH	Unsecured	200.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	1,800.00	NA	NA	0.00	0.00
TRIDENT UNIV	Unsecured	2,760.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Unsecured	2,400.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	31,343.00	32,764.94	32,764.94	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	33,575.79	33,575.79	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	23,464.93	23,464.93	0.00	0.00
US DEPT OF EDUCATION	Unsecured	10,466.00	27,051.35	27,051.35	0.00	0.00
US DEPT OF EDUCATION	Unsecured	68,480.00	20,983.41	20,983.41	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	134.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	1.00	NA	NA	0.00	0.00
ZALUTSKY & PINSKI LTD	Unsecured	2,230.00	NA	NA	0.00	0.00
ZINGO CASH	Unsecured	1,400.00	1,379.97	1,379.97	0.00	0.00
ZOOM PAYDAY LN	Unsecured	721.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$10,345.00	\$4,178.41	\$429.59
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,345.00	\$4,178.41	\$429.59
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$163,950.59	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$992.00</u>
Disbursements to Creditors	<u>\$4,608.00</u>

TOTAL DISBURSEMENTS : **\$5,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.